Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of _ILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
gover identif	the name that is on your nment-issued picture fication (for example, Iriver's license or	Shantise First name	First name
passp		Middle name	Middle name
identif	your picture iication to your meeting ne trustee.	Blue Last name	Last name
wiara	ic trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	ther names you		
	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	XXX - XX	XXX - XX
Indivi	er or federal dual Taxpayer	OR	OR
identi	fication number	9 xx - xx	9 xx - xx

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Document Shantise Μ Debtor 1 Case Number (if known) _ Last Name

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	I have not used any business names or EINs. Business name Business name EIN EIN
5. Where you live	12103 S State Number Street	If Debtor 2 lives at a different address: Number Street
	Chicago IL 60628 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street
	P.O. Box City State ZIP Code	P.O. Box City State ZIP Code
6. Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

Debtor 1

Shantise Document Blue Page 3 of 62
First Name Middle Name Last Name

Case Number (if known) _______

Pa	Tell the Court About You	r Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you		•		equired by 11 U.S.C. § 342(b) for lapage 1 and check the appropriate b		
	are choosing to file under	☐ Chap	oter 7				
	under	☐ Chapter 11					
		☐ Chap	oter 12				
		■ Chap	oter 13				
8.	How you will pay the fee	local yours subm with: I nee Appli I requ By la less to	court for more details self, you may pay with nitting your payment of a pre-printed address and to pay the fee in insication for Individuals usest that my fee be warm, a judge may, but is than 150% of the officithe fee in installments	a about how you may a cash, cashier's check in your behalf, your a stallments. If you cho to Pay The Filing Feet aived (You may requise not required to, waive ial poverty line that a b. If you choose this contraction.	Please check with the clerk's capay. Typically, if you are paying the content of the payers, or money order. If your attorney may pay with a credit capacitor of the content of the payers of the paye	g the fee ney is ard or check h the 103A). ing for Chapter 7. y if your income is ou are unable to	
9.	Have you filed for bankruptcy within the last 8 years?	□ No ■ Yes.	District ILNBKE District ILNBKE	When When When	01/31/2015	15-03240 15-25798	
					MM / DD / YYYY		
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No □ Yes.	District	When	MM / DD / YYYY	own	
			District		Relationship to you _ Case Number, if kn		
					MM / DD / YYYY		
11.	Do you rent your residence?	□ No. ■ Yes.	residence? No. Go to line 12		ent against you and do you want to		
			_	al Statement About an E	viction Judgment Against You (For	m 101A) and file it with	

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Additional Prior Bankruptcy Cases Filed Within Last 8 Years

Location Where Filed:	Case Number:	Date Filed:
Northern District of IL	14-33803	09/17/2014

Debto	Case 16-1163	6 Doc м	1 Filed 04/05/2 Document		Desc Main
	First Name	Middle Name	Last Name		
Par	Report About Any Busine	sses You Ow	າ as a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of busi	ness	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
	·		City	State	Zip Code
			Check the appropriate box	x to describe your business:	
			☐ Health Care Busines	ss (as defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Es	state (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined)	ned in 11 U.S.C. § 101(53A))	
			Commodity Broker (a	as defined in 11 U.S.C. § 101(6))	
			☐ None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business	appropria balance s document	te deadlines. If you indicate heet, statement of operation s do not exist, follow the pro	court must know whether you are a small business do that you are a small business debtor, you must attach is, cash-flow statement, and federal income tax return ocedure in 11 U.S.C. § 1116(1)(B).	your most recent
	debtor? For a definition of small	_	am not filing under Chapter		
	business debtor, see 11 U.S.C. § 101(51D).	∐ No. I	am filing under Chapter 11, the Bankruptcy Code.	but I am NOT a small business debtor according to the	e definition in
		Yes.	am filing under Chapter 11 Bankruptcy Code.	and I am a small business debtor according to the det	finition in the
Par	Report if You Own or Have	ve Any Hazard	ous Property or Any Property	y That Needs Immediate Attention	
14.	Do you own or have any property that poses or is alleged to pose a threat	No.	What is the hazard?		
	of imminent and indentifiable hazard to public health or safety? Or do you own any				
	property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		If immediate attention is ned	eded, why is it needed?	
			Where is the property?N	umber Street	

City

State

ZIP Code

Document

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Debtor 1

Shantise

M

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Δ	boı	ıτ	മ	htc	۱r ′	1

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefin	g about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Shantise Document Blue Page 7 of 62

Case Number (if known) ______

Last Name

Part 6:	Answer These Questions	for Reporting Purposes		
	hat kind of debts do ou have?	as "incurred by an individual	consumer debts? Consumer debts are def primarily for a personal, family, or household p	
		No. Go to line 16b. Yes. Go to line 17.		
			business debts? Business debts are debts stment or through the operation of the busines	-
		No. Go to line 16c. Yes. Go to line 17.		
		16c. State the type of debts you o	we that are not consumer debts or business d	ebts.
	re you filing under	No. I am not filing under Ch	apter 7. Go to line 18.	<u> </u>
	napter 7?	Yes. I am filing under Chapte	er 7. Do you estimate that after any exempt p	
an	o you estimate that after ny exempt property is		s are paid that funds will be available to distrib	oute to unsecured creditors?
	cluded and Iministrative expenses	∐No.		
ar av	e paid that funds will be vailable for distribution unsecured creditors?	∐Yes.		
	ow many creditors do	1 -49	1,000-5,000	25,001-50,000
-	ou estimate that you ve?	☐ 50-99	☐ 5,001-10,000 ☐ 40,004,05,000	50,001-100,000
OV	ve:	☐ 100-199 ☐ 200-999	☐ 10,001-25,000	☐ More than 100,000
	ow much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion
	timate your assets to worth?	☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000	\$10,000,001-\$50 million \$50,000,001-\$100 million	□\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion
	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	\$500,001-\$300,000	□ \$100,000,001-\$500 million	☐More than \$50 billion
Н	ow much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	timate your liabilities	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
to	be?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$50,000,001-\$100 million \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
rt 7:	Sign Below	— \$500,501-\$1 Hillion	ω φ 100,000,001-φ300 Hillion	More than \$50 billion
yoı	u	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and
		If I have chosen to file under Chap	ter 7, I am aware that I may proceed, if eligible and erstand the relief available under each chap	· ·
		, .	did not pay or agree to pay someone who is n d read the notice required by 11 U.S.C. § 342(, ,
		I request relief in accordance with	the chapter of title 11, United States Code, spo	ecified in this petition.
		-	nent, concealing property, or obtaining money n fines up to \$250,000, or imprisonment for up I 3571.	
		/s/ Shantise M Blue Signature of Debtor 1	🗶Signat	ure of Debtor 2
		04/04/0040		
		Executed on04/04/2016	Execu	ted on

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Debtor 1	Shantise	М	Blue	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Scott Justin Greenwood	Date	Date: 04/05/2	016
Signature of Attorney for Debtor	Bute	MM / DD / YYYY	,
Scott Justin Greenwood			
Printed name			-
Geraci Law L.L.C.			_
Firm name			=
55 E. Monroe St., #3400			_
			-
	IL	60603	-
Number Street	IL State	60603 ZIP Code	-
Number Street Chicago	State		- acilaw.com
Number Street Chicago City	State	ZIP Code	- - acilaw.com

Fill in this information to identify your case:				
Debtor 1	Shantise	M	Blue	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)	
Case Number (If known)				

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 6,625
1c. Copy line 63, Total of all property on Schedule A/B	\$ 6,625
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$13,591
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$6,084 \$73,746
Part 3: Summarize Your Liabilities 4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,440.17

Case 16-11636 Doc 1 Filed 04/05/16 Entered 04/05/16 12:07:47 Desc Main Document Page 10 of 62 Shantise M Case Number (if known) _ First Name Middle Name Last Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,631.84 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$ 24,393.00

\$ 0.00

\$ 0.00

\$<u>24</u>,393.00

9d. Student loans. (Copy line 6f.)

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

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Fill in this in	formation to ide	ntify your case and this fil	ing:	1 of 62		
Debtor 1	Shantise	M	Blue			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distri				
Case Number			(State)			Check if this is an
(If known)						amended filing
	orm 106A					
	e A/B: Pr					12/15
			=	t fits in more than one category, list parried people are filing together, bo		
-			-	te sheet to this form. On the top of	any additional	
		e number (if known). Ansv	• .			
			Other Real Esate You Own or Ha			
No.	n or have any le	gal or equitable interest in	n any residence, building, land	i, or similar property?		
Yes.	Describe					
	_	-	our entries fro Part 1, including		>	
you have at	tached for Part	i. Write that number here				\$0.00
Part 2:	Describe Your Vel	hicles				
Do you own, le	ase, or have leg	al or equitable interest in	any vehicles, whether they are	e registered or not? Include any veh	icles	
-	- · ·	· · · · · · · · · · · · · · · · · · ·		xecutory Contracts and Unexpired Le		
	, trucks, tractors	s, sport utility vehicles, mo	otorcycles			
No.	Describe					
N	lake:	Dodge	Who has an interest in the	property? Check one.	Do not deduct secure	d claims or exemptions. Put
N	lodel:	Avenger	Debtor 1 only		•	cured claims on Schedule D: Claims Secured by Property
Υ	ear:	2008	Debtor 2 only		urrent value of the	
А	pproximate Milea	142,000	Debtor 1 and Debtor 2 on	ly ei	ntire property?	portion you own?
	other information:		At least one of the debtor	s and another	4,875	5.00 s 4,875.00
Г	viner information.		Check if this is comm	unity property (see		. •
			instructions)			
L						
			creational vehicles, other veh			
Examples:	Boats, trailers, mot	ors, personal watercraft, fishing	y vessels, snowmobiles, motorcycle	accessories		
Yes.	Describe					
			our entries fro Part 2, includi			\$ 4,875.00
you have at	tached for Part 2	2. Write that number here		>		
Part 3:	Describe Your Per	rsonal and Household Items				
Do you own or	have any legal	or equitable interest in any	y of the following items?			Current value of the
						portion you own?
						Do not deduct secured claims or exemptions
	I goods and furn	nishings urniture, linens, china, kitchenw	vare			
No.	мајог аррпапс е 8, Г	arritare, iliterio, crima, Nitcheriv	vai C			
Yes.	Describe					7
		Furniture, linens, small applia	nces, table & chairs, bedroom set		\$750	\$ 750.00

Debtor 1 Shantise Case 16-11636

Doc 1

Desc Main

Jen	lUI	

Middle Name

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07.		Televisions and rad	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games				
	No. Yes.	Describe		7			
	_		Flat screen TV, computer, printer, music collection, cell phone \$150		\$_		<u>150.0</u> 0
08.	Collectible						
			nes; paintings, prints, or other artwork; books, pictures, or other art objects;				
	No.	, or baseball card (collections; other collections, memorabilia, collectibles	_			
	Yes.	Describe			\$_		0.00
09.		for sports and					
			iic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments				
	Yes.	Describe			\$_		0.00
10.	Firearms	Distals rifles shots	guns, ammunition, and related equipment				
	No.	13:013, 111103, 311010	gars, animamion, and related equipment				
	Yes.	Describe			\$_		0.00
11.	Clothes			_			
	Examples:	Everyday clothes, t	furs, leather coats, designer wear, shoes, accessories				
	Yes.	Describe	Everyday clothes, shoes, accessories \$500		\$		<u>500.0</u> 0
12.	Examples: gold, silver	Everyday jewelry, o	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,				
	Yes.	Describe	Everyday jewelry, costume jewelry, \$50		\$_		50.00
13.	Non-farm a Examples:	i nimals Dogs, cats, birds, h	norses	_			
	Yes.	Describe		1	s		0.00
14.	Any other No.	personal and ho	busehold items you did not already list, including any health aids you did not list	_	-		
	Yes.	Describe			\$		0.00
			of your entries from Part 3, including any entries for pages you have attached	_		,	\$1,450.00
	for Part 3.	Write that numb	er here>				
	Part 4:	escribe Your Fin	ancial Assets				
Do	you own or	have any legal	or equitable interest in any of the following?	port i Do no	rent value ion you or ot deduct se emptions	wn?	
16.	Cash Examples:	Money you have in	your wallet, in your home, in a safe deposit box, and on hand when you file your petition				
	No.	violity you have in	your wallet, it your notice, it a sale deposit box, and off fiand when you life your petition				
	Yes.	Describe			\$		0.00

Debtor 1

 $_{\underline{\text{Shantise}}}$ Case 16-11636

Doc 1

Desc Main

First Name

Middle Name

17.	Deposits o	=			
				ertificates of deposit; shares in credit unions, brokerage houses,	
	_	imilar institutions.	ir you nave multiple accounts w	vith the same institution, list each.	
	No.				
	Yes.	Describe	Account Type:	Institution name:	
			Checking Account	First Midwest Bank	\$ 300.00
			-	•	\$ 300.00
40			APA ANALASA		\$00.0
18.		-	ublicly traded stocks		
	Examples:	Bond funds, invest	ment accounts with brokerage	firms, money market accounts	
	No.				
	Yes.	Describe	Institution or issuer name:		
	Ш. за.	Docombo			\$ 0.00
40	Mana madella				\$ <u>0.0</u> 0
19.	Non-public	ly traded stock	and interests in incorpora	ated and unincorporated businesses, including an interest in	
	No.				
	Yes.	Describe	Name of Entity and Percer	nt of Ownership:	
	_				\$ 0.00
20	Governme	nt and cornerat	a hands and other negation	able and non negotiable instruments	¥
20.		=	-	able and non-negotiable instruments	
	-			hecks, promissory notes, and money orders.	
		able instruments a	re those you cannot transfer to	someone by signing or delivering them.	
	No.				
	Yes.	Describe	Issuer name:		
					\$ 0.00
21	Petiremen	t or pension acc	counte		·
- 1.		-		hrift savings accounts, or other pension or profit-sharing plans	
		IIICICSIS III IIVA, L	(NOA, Neogii, 401(K), 403(b), ti	initi savings accounts, or other pension or profit-sharing plans	
	No.				
	Yes.	Describe	Type of account and Institu	rution name:	
					\$ 0.00
22.	Security de	eposits and pre	pavments		· · · · · · · · · · · · · · · · · · ·
	_	-	· -	u may continue service or use from a company	
				tilities (electric, gas, water), telecommunications	
	No.	rigi oo monto marii	and or do, propare rond, public at	anilos (oloculo, gas, rialo.), tolocominamoanono	
	140.				
	Yes.	Describe	Institution name or individu	ual:	
					\$ <u> </u>
23.	Annuities (A contract for a	a periodic payment of mon	ney to you, either for life or for a number of years)	
	No.				
	=				
	Yes.	Describe	Issuer name and description	OII.	
					\$0 <u>.0</u> 0
24.	Interests in	n an education l	RA, in an account in a qua	alified ABLE program, or under a qualified state tuition program.	
	26 U.S.C. §	§ 530(b)(1), 529A	(b), and 529(b)(1).		
	No.				
	—	Describe	Institution name and descr	ription. Separately file the records of any interests.11 U.S.C. § 521(c):	
	Yes.	Describe	modulum name and desci	mphon. Ocparately life the records of any interests. IT 0.0.0. § 32 I(c).	
					\$ <u>0.0</u> 0
25.	Trusts, equ	uitable or future	interests in property (other	er than anything listed in line 1), and rights or powers	
	No.				
	Yes.	Describe			
	— 163.	D000110G			\$ 0.00
	B.44			all and all the standard and a stand	\$0.00
26.				other intellectual property	
	Examples:	Internet domain na	ames, websites, proceeds from	royalties and licensing agreements	
	No.				
	Yes.	Describe			
					\$ 0.00
27	Liconece	franchiese and	other general intengibles		Ψ
۷1.			other general intangibles		
		building permits, e	xclusive licerises, cooperative a	association holdings, liquor licenses, professional licenses	
	No.				
	Yes.	Describe			
	_				\$ 0.00
					· · · · · · · · · · · · · · · · · · ·

Debtor 1

 $_{\underline{\text{Shantise}}}\text{Case 16-11636}$

Desc Main

0.00

Middle Name

Money or property owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions
28. Tax refunds owed to you No.	
Yes. Describe	\$ 0.00
29. Family support	<u> </u>
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No.	
Yes. Describe	\$ 0.00
30. Other amounts someone owes you	<u>-</u>
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No.	
Yes. Describe	\$ 0.00
31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	<u> </u>
No. Company Name & Beneficiary:	
Yes. Describe	
32. Any interest in property that is due you from someone who has died	\$0.00
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No.	
Yes. Describe	\$ 0.00
33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No.	\$ <u>0.0</u> 0
Yes. Describe	
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights	\$0. <u>0</u> 0
No. Yes. Describe	
	\$0.00
35. Any financial assets you did not already list No.	
Yes. Describe	\$0.00
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached	
for Part 4. Write that number here>	\$300.00
Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-related property?	
No. Yes.	
	Current value of the portion you own? Do not deduct secured claims or exemptions
38. Accounts receivable or commissions you already earned	
No. Yes. Describe	

Doc 1 Case 16-11636 Filed 04/05/16 Entered 04/05/16 12:07:47 Debtor 1

Desc Main Page 15 of 62 humber (if known) Döcument 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No.

0.00

\$0.00

Yes.

Describe.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached

 $_{\underline{\text{Shantise}}}\text{Case 16-11636}$ Doc 1

Filed 04/05/16 Entered 04/05/16 12:07:47

Document Page 16 of 62 umber (if known) Desc Main

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Ab	ove							
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.								
Yes. Describe		\$0.00						
54. Add the dollar value of all of your entries from Part 7. Write that number here	54. Add the dollar value of all of your entries from Part 7. Write that number here>							
Part 8: List the Totals of Each Part of this Form								
55. Part 1: Total real estate, line 2		\$ 0.00						
56. Part 2: Total vehicles, line 5	\$ 4,875.00							
57. Part 3: Total personal and household items, line 15	\$ 1,450.00							
58. Part 4: Total financial assets, line 36	\$ 300.00							
59. Part 5: Total business-related property, line 45	\$ 0.00							
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00							
61. Part 7: Total other property not listed, line 54	\$ 0.00							
62. Total personal property. Add lines 56 through 61	\$ 6,625.00	\$ 6,625.00						
63. Toal of all property on Schedule A/B. Add line 55 + line 62		\$6,625.00						

Schedule A/B: Property Page 6 of 6 Official Form 106A/B Record # 706796

Fill in this in	formation to identif	y your case:	
Debtor 1	Shantise	М	Blue
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>
Case Number	r		(State)
(If known)			_

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check								
=	ming state and federal nonbankrupt	•	§ 522(b)(3)						
You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)									
2. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.						
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption					
		Copy the value from Schedule A/B	Check only one box for each exemption						
Brief description:	2008 Dodge Avenger with over 142,000 miles	\$ <u>4,875</u>	\$_0	735 ILCS 5/12-1001(b) - \$0.00					
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit						
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>750</u>	 \$	735 ILCS 5/12-1001(b) - \$750.00					
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit						
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$ <u> 150 </u>	\$	735 ILCS 5/12-1001(b) - \$150.00					
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit						
Brief description:	Everyday clothes, shoes, accessories	\$_500	 \$	735 ILCS 5/12-1001(a),(e) - \$500.00					
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit						
Official Form 106C	Record # 706796	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2					

Debtor 1 Shantise M Document Page 18 of 62 Case Number (if known)

Last Name

Middle Name

First Name

	Part 2: Addit	ional Page			
	Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption	
	Brief description:	Everyday jewelry, costume jewelry,	\$_50	 \$	735 ILCS 5/12-1001(a),(e) - \$50.00
	Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Checking Account, First Midwest Bank, 300.00	\$_300	\$_0	735 ILCS 5/12-1001(b) - \$0.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
3.	Are vou claimin	g a homestead exemption of m	ore than \$155.675?		
	No.	stment on 4/01/16 and every 3 ye		n or after the date of adjustment .) lays before you filed this case?	
	Official Form 1060	Record # 706796	Schedule C: T	he Property You Claim as Exempt	Page 2 of 2

Fill in this i	nformation to identify	y your case:		etered 04/05/1 9 of 62			
Debtor 1	Shantise	М	Blue				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United State	s Bankruptcy Court for th	e : <u>NORTHERN</u>	_ District of _ <u>ILLINOIS</u>			_	
Case Number	er		(Clate)			Check if thi	s is an
(If known)						amended fi	ling
Official F	orm 106D						
chedule	D: Creditors	Who Have	Claims Secured by Pro	perty			12/
	heck this box and sub	omit this form to the	e court with your other schedules. You ha	ve nothing else to report	t on this form.		
Part 1: 2. List all so for each (claim. If more than on	editor has more that he creditor has a pa	an one secured claim, list the creditor separticular claim, list the other creditors in Pal order according to the creditors name.	-	Column A Amount of claim Do not deduct the value of collateral	Column A Value of collateral that supports this claim	Column C Unsecured portion If any
Part 1: 2. List all so for each (ecured claims. If a creclaim. If more than on as possible, list the claims.	editor has more that he creditor has a pa	articular claim, list the other creditors in P	art 2.	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
2. List all se for each of As much 2.1 GO Fin Creditor's 4020 E	ecured claims. If a creclaim. If more than on as possible, list the claim. If annotal is Name	editor has more that he creditor has a pa	articular claim, list the other creditors in P al order according to the creditors name.	art 2.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2. List all so for each o As much GO Fit	ecured claims. If a creclaim. If more than on as possible, list the claim.	editor has more that he creditor has a pa	articular claim, list the other creditors in P al order according to the creditors name. Describe the property that secures th 2008 Dodge Avenger with over 142,0	e claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2. List all se for each of As much 2.1 GO Fin Creditor's 4020 E	ecured claims. If a creclaim. If more than on as possible, list the claim. If annotal is Name	editor has more that he creditor has a pa	articular claim, list the other creditors in P al order according to the creditors name. Describe the property that secures th 2008 Dodge Avenger with over 142,0 As of the date you file, the claim is: 0	e claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2. List all so for each of As much 2.1 GO File Creditor's 4020 E Number	ecured claims. If a creclaim. If more than on as possible, list the claim. If more than on as possible and the claim. If more than on as possible and the claim. If more than on as possible and the claim. If more than on as possible and the claim. If more than on a possible and the claim. If more than on a possible and the claim. If more than on a possible and the claim. If more than on a possible and the claim. If more than on a possible and the claim.	editor has more the creditor has a pair aims in alphabetic	articular claim, list the other creditors in P al order according to the creditors name. Describe the property that secures th 2008 Dodge Avenger with over 142,0	e claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2. List all se for each of As much 2.1 GO Fin Creditor's 4020 E Number	ecured claims. If a creclaim. If more than on as possible, list the claim. If more than on as possible and the claim. If more than on as possible and the claim. If more than on as possible and the claim. If more than on as possible and the claim. If more than on a possible and the claim. If more than on a possible and the claim. If more than on a possible and the claim. If more than on a possible and the claim. If more than on a possible and the claim.	editor has more the creditor has a paaims in alphabetic	articular claim, list the other creditors in P all order according to the creditors name. Describe the property that secures the 2008 Dodge Avenger with over 142,0 As of the date you file, the claim is: Contingent	e claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2. List all se for each of As much 2.1 GO Fin Creditor's 4020 E Number Phoen City	ecured claims. If a creclaim. If more than on as possible, list the claim. If more than on as possible and the claim. If more than on as possible and the claim. If more than on as possible and the claim. If more than on as possible and the claim. If more than on a possible and the claim. If more than on a possible and the claim. If more than on a possible and the claim. If more than on a possible and the claim. If more than on a possible and the claim.	editor has more the creditor has a pair aims in alphabetic	articular claim, list the other creditors in P all order according to the creditors name. Describe the property that secures the 2008 Dodge Avenger with over 142,0 As of the date you file, the claim is: Combingent Unliquidated	e claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2. List all so for each (As much 2.1 GO Fil Creditor's 4020 E Number Phoen City Who owe	List All Secured Claim cured claims. If a cre claim. If more than on as possible, list the cla mancial Name Indian School Rd Street st the debt? Check one.	editor has more the creditor has a pair aims in alphabetic	articular claim, list the other creditors in P al order according to the creditors name. Describe the property that secures the 2008 Dodge Avenger with over 142,0 As of the date you file, the claim is: Comparingent Unliquidated Disputed	e claim: 000 miles heck all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2. List all so for each of As much 2.1 GO Fit Creditor's 4020 E Number Phoen City Who owe	ecured claims. If a creclaim. If more than on as possible, list the claims and a control of the claim. If more than on as possible, list the claim and a claim. If more than on as possible, list the claim and a claim. If more than on a claim. If m	editor has more the creditor has a pair aims in alphabetic	As of the date you file, the claim is: Composition of the claim of the claim is: Composition of the claim is: Composition of the date you file, the claim is: Composition of the claim is: Com	e claim: 000 miles heck all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2. List all so for each of As much 2.1 GO Fit Creditor's 4020 E Number Phoen City Who owe Debtor Debtor Debtor	ecured claims. If a creclaim. If more than on as possible, list the claims are claim. If more than on as possible, list the claim and a line in the claim. If more than on as possible, list the claim and a line in the claim. If more than on a spossible, list the claim and a list the claim and a list the claim and a list than a li	editor has more the secreditor has a praims in alphabetic aims in State Zip Code	As of the date you file, the claim is: C Contingent Unliquidated Disputed Nature of Lien. Check all that apply. As agreement you made (such as more car loan) Statutory lien (such as tax lien, mechale or deciders name.	e claim: 000 miles heck all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2. List all so for each of As much 2.1 GO Fit Creditor's 4020 E Number Phoen City Who owe Debtor Debtor Debtor	ecured claims. If a creclaim. If more than on as possible, list the claims and a control of the claim. If more than on as possible, list the claim and a claim. If more than on as possible, list the claim and a claim. If more than on a claim. If m	editor has more the secreditor has a praims in alphabetic aims in State Zip Code	As of the date you file, the claim is: Contingent Unliquidated Disputed Nature of Lien. Check all that apply. As agreement you made (such as mor car loan) Ustatutory lien (such as tax lien, mechalload) Judgment lien from a lawsuit	e claim: 000 miles heck all that apply. tgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2. List all so for each of As much 2.1 GO Fit Creditor's 4020 E Number Phoen City Who owe Debtoo Debtoo At leas Check	ecured claims. If a creclaim. If more than on as possible, list the claims are claim. If more than on as possible, list the claim and a line in the claim. If more than on as possible, list the claim and a line in the claim. If more than on a spossible, list the claim and a list the claim and a list the claim and a list than a li	editor has more the creditor has a praims in alphabetic AZ 85018 State Zip Code	As of the date you file, the claim is: C Contingent Unliquidated Disputed Nature of Lien. Check all that apply. As agreement you made (such as more car loan) Statutory lien (such as tax lien, mechale or deciders name.	e claim: 000 miles heck all that apply. tgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion

	Caco 16 11626	Doc 1	Filod 04/05/16	Entered 04/05/16 12:0	7.47	Desc Main	
Fill in this in	formation to identify your ca	ase:		0 of 62		Desc Main	
Debtor 1	Shantise	M	Blue				
	First Name	Middle Name	Last Name				
Debtor 2	-						
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the : <u>NOI</u>	RTHERN_ District					
Case Number			(State)			Check if	this is an
(If known)						amende	d filing
Official F	orm 106E/F						
Schedule	E/F: Creditors WI	ho Have III	nsecured Claims	•			12/15
A/B: Property (Creditors with preeded, copy thop of any addited	Official Form 106A/B) and or artially secured claims that	n Schedule G: Ex are listed in Sch number the entrie e and case numb	recutory Contracts and Une edule D: Creditors Who Ha es in the boxes on the left. A	a claim. Also list executory contracts expired Leases (Official Form 106G). Do we Claims Secured by Property. If mon Attach the Continuation Page to this pa	o not incl re space is	ude any S	
1. Do any cree	ditors have priority unsecur	ed claims agains	t you?				
☐ No. Go	to Part 2.						
Yes.							
each claim nonpriority unsecured	listed, identify what type of cl amounts. As much as possib	aim it is. If a clain le, list the claims on Page of Part 1.	n has both priority and nonpr in alphabetical order accordi . If more than one creditor ho	secured claim, list the creditor separately riority amounts, list that claim here and s ing to the creditor's name. If you have m olds a particular claim, list the other cred uction booklet.)	show both nore than to	priority and wo priority	
				То	tal claim	Priority amount	Nonpriority amount
2.1 IRS Pric	ority Debt	Las	at 4 digits of account number		,084.00	<u>\$_6,084.00</u>	\$ <u>0.00</u>
Creditor's I PO Box		Wh	en was the debt incurred?	2011-2013			
Number	Street						
		As	of the date you file, the claim	is: Check all that apply.			
Philadel	phia PA 19		Contingent				
City	State Zip	Code	Unliquidated				
	the debt? Check one.	Ц	Disputed				
Debtor	•	_					
Debtor 2	•		be of PRIORITY unsecured cla	aim:			
=	1 and Debtor 2 only one of the debtors and another	_	Domestic support obligations Taxes and certain other debts ye	ou owe the government			
=	if this claim relates to a	_	Taxoo and contain canon debte y				
	inity debt		Claims for death or personal inju	ury while you were			
	n subject to offest?	_	intoxicated				
No Yes		Ц	Other. Specify				
	ist All of Your NONPRIORITY	Unsecured Claims	s				
3. Do any cree	ditors have nonpriority unse	cured claims ag	ainst vou?				
_	u have nothing to report in thi	_	-	r other schedules.			
Yes.	gg		,,				
4. List all of y		=		or who holds each claim. If a creditor halfsted, identify what type of claim it is. D			
included in	Part 1. If more than one cred	itor holds a partic		litors in Part 3.If you have more than thr			
ciaims till of	ut the Continuation Page of P	art 2.					Total claim

Shantise Debtor 1

4.1 Buckeye Check Cashing of IL	Last 4 digits of account number	\$ 14,334.00
Creditor's Name		
12601 S. Western Avenue	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Blue Island IL 60406	☐ Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
■ No	Other. Specify	
Yes City of Blue Island	Last 4 digits of account number	\$ 950.00
Creditor's Name	Last 4 digits of account number	Ψ <u>-000.00</u>
13051 Greenwood Ave.	When was the debt incurred?	
Number Street		
	4.2	
	As of the date you file, the claim is: Check all that apply.	
Blue Island IL 60406	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Fines	
Yes	_	0.500.00
4.3 City of Chicago Bureau Parking	Last 4 digits of account number	\$ <u>3,500.00</u>
Creditor's Name	When was the debt incurred?	
PO Box 88292	when was the debt incurred?	
Number Street	4.3	
	As of the date you file, the claim is: Check all that apply.	
Objects II 00000	Contingent	
Chicago IL 60680	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debte to pension or profit-straining plans, and other similar debts	
No	Other Specify Debt Owed	

Other. Specify Debt Owed

Doc 1 Filed 04/05/16 Entered 04/05/16 12:07:47 Desc Main Case 16-11636

Page 22 of 62 Document Shantise Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim DEPT OF ED/Navient** \$ 1,991.00 Last 4 digits of account number _ Creditor's Name 2014-2015 Po Box 9635 When was the debt incurred? Number 4.4 As of the date you file, the claim is: Check all that apply Contingent Wilkes Barre PA 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ DEPT OF ED/Navient 0812 \$ 3,612.00 4.5 Last 4 digits of account number Creditor's Name 2013-2014 Po Box 9635 When was the debt incurred? Number Street 4.5 As of the date you file, the claim is: Check all that apply Contingent Wilkes Barre 18773 PA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Yes DEPT OF ED/Navient 0501 \$ 3,914.00 4.6 Last 4 digits of account number Creditor's Name 2015-2015 Po Box 9635 When was the debt incurred? Number Street 4.6 As of the date you file, the claim is: Check all that apply Contingent Wilkes Barre 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No

Official Form 106E/F

Other. Specify _

Page 23 of 62 Document Shantise Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim DEPT OF ED/Navient** \$ 4,041.00 Last 4 digits of account number _ Creditor's Name 2009-2014 Po Box 9635 When was the debt incurred? Number 4.7 As of the date you file, the claim is: Check all that apply Contingent Wilkes Barre PA 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ DEPT OF ED/Navient 1015 \$ 4,305.00 4.8 Last 4 digits of account number Creditor's Name 2014-2015 Po Box 9635 When was the debt incurred? Number Street 4.8 As of the date you file, the claim is: Check all that apply Contingent Wilkes Barre 18773 PA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Yes DEPT OF ED/Navient 0812 \$ 6,530.00 4.9 Last 4 digits of account number Creditor's Name 2013-2014 Po Box 9635 When was the debt incurred? Number Street 4.9 As of the date you file, the claim is: Check all that apply Contingent Wilkes Barre 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest?

Other. Specify _

No

Page 24 of 62 Document Shantise Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Gateway Financial \$ 6,700.00 Last 4 digits of account number _ Creditor's Name PO Box 3257 When was the debt incurred? Number 4.10 As of the date you file, the claim is: Check all that apply Contingent Saginaw 48605 MI Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Illinois State Toll Hwy Auth \$ 15,553.00 Last 4 digits of account number 4.11 Creditor's Name 2700 Ogden Ave. When was the debt incurred? Number Street 4.11 As of the date you file, the claim is: Check all that apply Contingent **Downers Grove** 60515-1703 IL Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Fines Yes JCITRON LAW \$ 2,016.00 Last 4 digits of account number _ 4.12 Creditor's Name 814 Cmmerce Dr When was the debt incurred? Number Street 4.12 As of the date you file, the claim is: Check all that apply. Contingent Hinsdale 60523 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts

Other. Specify _

No

Is the claim subject to offest?

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Page 25 of 62 Document Shantise Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Peoples Gas \$ 150.00 Last 4 digits of account number _ Creditor's Name 130 E. Randolph Dr. When was the debt incurred? Number 4.13 As of the date you file, the claim is: Check all that apply Contingent 60601-6207 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Utility Bills/Cellular Service Yes \$ 2,500.00 PLS Last 4 digits of account number 4.14 Creditor's Name 3740 Broadway When was the debt incurred? Number Street 4.14 As of the date you file, the claim is: Check all that apply Contingent 46408 Garv IN Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify PayDay Loan Yes Sprint \$ 1,500.00 4.15 Last 4 digits of account number Creditor's Name PO Box 7949 When was the debt incurred? Number Street 4.15 As of the date you file, the claim is: Check all that apply. Contingent Overland Park 66207 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Utility Bills/Cellular Service

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Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** T-Mobile \$ 630.00 Last 4 digits of account number _ Creditor's Name PO Box 742596 When was the debt incurred? Number 4.16 As of the date you file, the claim is: Check all that apply Contingent OH 45274-2596 Cincinnati Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Utility Bills/Cellular Service Yes The Payday Loan Store \$ 1,520.00 4.17 Last 4 digits of account number Creditor's Name 4750 N. 76th St. When was the debt incurred? Number Street 4.17 As of the date you file, the claim is: Check all that apply Contingent Milwaukee 53218 WI Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest?

Other. Specify _

Debtor 1

No

Case 16-11636

List Others to Be Notified for a Debt That You Already Listed

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Shantise Debtor 1

Document

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 Use this page only if you have others to be not example, if a collection agency is trying to colle 2, then list the collection agency here. Similarly additional creditors here. If you do not have ad 	ect from you for a debt y	you owe to someone else, list the origin one creditor for any of the debts that y	nal creditor in Parts 1 or ou listed in Parts 1 or 2, list the
MCSI		On which entry in Part 1 or Part 2	list the original creditor?
Name 7330 College Dr.		Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Palos Heights	IL 60463	Last 4 digits of account number	
Secretary of State		On which entry in Part 1 or Part 2	list the original creditor?
Name 2701 S. Dirksen Pkwy.		Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Springfield	IL 62723	Last 4 digits of account number	
City	State Zip Code		
NCO Financial System		On which entry in Part 1 or Part 2	list the original creditor?
PO Box 15630		Line 11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Wilmington City	DE 19850	Last 4 digits of account number	
Source Receivables	,	On which entry in Part 1 or Part 2	list the original creditor?
Name 4615 Dundas Dr Ste 102		Line 13 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Greensboro City	NC 27407	Last 4 digits of account number	
AmSher Collection Services	State Zip Code		
Name		On which entry in Part 1 or Part 2	<u> </u>
600 Beacon Pkwy. W, Ste. 300		Line 16 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Birmingham	AL 35209	Last 4 digits of account number	
Craditar Dankruntov Sva	State Zip Code		
Creditor Bankruptcy Svc		On which entry in Part 1 or Part 2	list the original creditor?
Name PO BOX 800849		Line17 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Dallas	TX 75380	Last 4 digits of account number	
City	State Zip Code		

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Shantise Debtor 1

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Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$6,	084.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$6,	084.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$24,	393.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$49,	<u>353</u> .00
	6j. Total. Add lines 6f through 6i.	6j.	\$73,	746.00

Schedule E/F: Creditors Who Have Unsecured Claims

		Caso 16	11626 Doc 1	Eilod 04/05/16	Entered 04/05/16 12:07:47	Desc Main
Fill	in this in	ormation to identi			9 of 62	Desc Main
Deb	tor 1	Shantise	M	Blue		
		First Name	Middle Name	Last Name		
	tor 2	First Name	Middle Name	Last Name		
Unit	ed States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of	<u>ILLINOIS</u>		
Cas	e Number			(State)		Check if this is an
(If k	nown)					amended filing
Offic	cial Fo	orm 106G				
Sche	edule	G: Executo	ry Contracts and	Unexpired Leas	ses	12/15
nforma additio	nal pages you hav	nore space is need s, write your name e any executory co eck this box and su	led, copy the additional page and case number (if known) ontracts or unexpired leases bmit this form to the court with	, fill it out, number the en ? n your other schedules. Yo	n are equally responsible for supplying correct ntries, and attach it to this page. On the top of a output nothing else to report on this form.	ny
Ш	Yes. Fill	in all of the informa	ation below even if the contract	cts or leases are listed in	Schedule A/B: Property (Official Form 106A/B)	
exa	-	nt, vehicle lease, c			. Then state what each contract or lease is for (function booklet for more examples of executory co	
P	erson or	company with who	om you have the contract or	lease	State what the contract or lease	e is for
2.1						
	Name				_	
	Number	Street				
	City		State Zip	Code	-	
2.2						
	Name					
	Number	Street			-	
	City		State Zip	Code	-	
2.3						
	Name					
	Number	Street			-	
	City		State Zip	Code	-	
2.4						
2.4	Name					
	Number	Street			-	
	City		State Zip	Code	-	
2.5						
۵.5	Name				-	
		Ctroot			-	
	Number	Street				
	City		State Zip	Code	-	

Fill in this inf	formation to identi	fy your case:	
Debtor 1	Shantise	М	Blue
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States I	Bankruptcy Court for t	he: <u>NORTHERN</u> District of _	
Case Number			(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, write your name ar	nd case number (if known). Answ	er every question.	
1. D	o you have any codebtors? (If you a	re filing a joint case, do not list eith	ner spouse as a code	btor.)
	No.			
	Yes			
	lithin the last 8 years, have you liverizona, California, Idaho, Lousiiana, N		• ,	unity property states and territories include and Wisconsin.)
	No. Go to line 3.			
	Yes. Did your spouse, former spo	use, or legal equivalent live with yo	ou at the time?	
		e or territory did you live?	Fill ir	n the name and current address of that person.
	Name of your spouse, former spouse or	legal equivalent		
	Number Street			
	City	State	Zip Code	
3	chedule E/F, or Schedule G to fill ou	at Column 2.		Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
3.1				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	
3.2				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
_	City	State	Zip Code	
3.3				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	

Fill in this in	formation to identi	fy your case:	
Debtor 1	Shantise	M	Blue
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS
	r		
(If known)			

Official Form 106I

MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Nurse		
	Occupation may Include student or homemaker, if it applies.	Employers name	Lexington Health	Care	
		Employers address	665 W. North Ave.		
			Lombard, IL 60148	B	,
		How long employed there?	Over 10 Months		<u> </u>
Pa	IT 2: Give Details About Monthl	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	ine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, salary and commissions (before all payro deductions). If not paid monthly, calculate what the monthly wage wou			•	\$4,631.84	\$0.00
3. Estimate and list monthly overtime pay.				\$0.00	\$0.00
4.	4. Calculate gross income. Add line 2 + line 3.			\$4,631.84	\$0.00

 Official Form 106I
 Record # 706796
 Schedule I: Your Income
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Case Number (if known) Document Shantise Μ Debtor 1

Last Name

First Name

Middle Name

				For Debtor 1		Debtor 2 or a-filing spouse		
	Copy	y line 4 here	4.	\$4,631.84		\$0.00		
5. L		payroll deductions:						
		ax, Medicare, and Social Security deductions	5a. 	\$866.67	_	\$0.00		
		Mandatory contributions for retirement plans	5b. 	\$0.00	_	\$0.00		
		oluntary contributions for retirement plans	5c. —	\$0.00	_	\$0.00		
		Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
		nsurance	5e.	\$325.00	_	\$0.00		
		Omestic support obligations	5f. —	\$0.00		\$0.00		
	-	Inion dues	5g. 	\$0.00	_	\$0.00		
		Other deductions. Specify:	5h. —	\$0.00		\$0.00		
		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. _ =	\$1,191.67	_	\$0.00		
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,440.17		\$0.00		
8. Li :		other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d. 	\$0.00		\$0.00		
	8e.	Social Security	8e. 	\$0.00	_	\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
	0~	Specify:	0	#0.00		#0.00		
	8g.	Pension or retirement income	8g. 	\$0.00		\$0.00		
•	8h.	Other monthly income. Specify:	8h. 	\$0.00	_	\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$3,440.17		\$0.00		\$3,440.17
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		ψ0,140.11	L	Ψ0.00		ψ5,++0.17
11.	other Do no	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependent not available to	pay expenses listed in			11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce		•	t applies	3	12.	\$3,440.17
13.		ou expect an increase or decrease within the year after you file this form	1?					
	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	No. Yes. Explain:						

Case 16-11636 Doc 1 Filed 04/05/16 Entered 04/05/16 12:07:47 Desc Main Page 33 of 62 Document Fill in this information to identify your case: Μ Blue Shantise Check if this is: First Name Middle Name Last Name An amended filing A supplement showing post-petition chapter 13 Middle Name (Spouse, if filing) First Name Last Name income as of the following date: United States Bankruptcy Court for the : __NORTHERN DISTRICT OF ILLINOIS_ MM / DD / YYYY Case Number A separate filing for Debtor 2 because Debtor 2 maintains a separate household. Official Form 106J **Schedule J: Your Expenses** 12/14 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Your Household

Debtor 1

Debtor 2

(If known)

1. 1	s this a joint case?				
	X No. Go to line 2.				
	Yes. Does Debtor 2 live in a separate household?				
'	No.				
	Yes. Debtor 2 must file a separate Schedule J.				
	<u> </u>				
2.	Do you have dependents?		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	Do not list Debtor 1 and Yes. Fill out this Debtor 2.	information for t			X No
	·				Yes
	Do not state the dependents' names.				
					X No
					Yes
					X No
					Yes
					X No
					Yes
					X No
					Yes
3.	Do your expenses include X No				
0.	expenses of people other than				
	yourself and your dependents?				
Pai	Estimate Your Ongoing Monthly Expenses				
Esti	nate your expenses as of your bankruptcy filing date unless	you are using this form as	a supplement in a Chapter 13 c	ase to report	
	nses as of a date after the bankruptcy is filed. If this is a sup	pplemental Schedule J, che	ck the box at the top of the form	n and fill in	
	pplicable date.	if you know the value			
	de expenses paid for with non-cash government assistance in the assistance in the description is assistance in the description is a significant description.	=			Your expenses
		,		_	
4.	The rental or home ownership expenses for your residence	e. Include first mortgage pa	yments and		¢1 120 00
	any rent for the ground or lot.			4.	\$1,120.00
	If not included in line 4:				
	4a. Real estate taxes			4a.	\$0.00

\$0.00

\$0.00

\$100.00

Page 1 of 3

4b.

4c.

4d.

Property, homeowner's, or renter's insurance

Home maintenance, repair, and upkeep expenses

Homeowner's association or condominium dues

4c.

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Shantise

Debtor 1

M

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Case Number (if known) __

First Name Middle Name Last Name Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$250.00 Electricity, heat, natural gas 6a. 6a. 6h \$70.00 Water, sewer, garbage collection \$320.00 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:_ 6d. 7. \$400.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$90.00 9. Clothing, laundry, and dry cleaning 10. \$55.00 10. Personal care products and services \$70.00 11. Medical and dental expenses 11. \$283.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$25.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$150.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. 19 \$0.00 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. 20a. Mortgages on other property \$ 0.00 \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 106J Record # 706796 Case 16-11636 Doc 1 Filed 04/05/16 Entered 04/05/16 12:07:47 Desc Main Document Page 35 of 62

Μ Shantise Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$5.00 21. Other. Specify: ___Postage/Bank Fees (\$5.00), 21. \$2,938.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$3,440.17 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$2,938.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$502.17 Subtract your monthly expenses from your monthly income. 23c. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Yes. Explain Here:

Official Form 106J Record # 706796 Schedule J: Your Expenses Page 3 of 3

Fill in this in	ill in this information to identify your case:			
Debtor 1	Shantise	М	Blue	
	First Name	Middle Name	Last Name	
Debtor 2	-			
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of	f_ <u>ILLINOIS_</u> (State)	
Case Number (If known)	-			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT at	n attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the correct.	he summary and schedules filed with this declaration and that they are true and
✗ /s/ Shantise M Blue	×
Signature of Debtor 1	Signature of Debtor 2
Date 04/04/2016	Date
MM / DD / YYYY	MM / DD / YYYY

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				40 01 0		
Fill in this in	formation to identi	fy your case:				
				ſ		
Debtor 1	Shantise	M	Blue			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)					
Case Number	r		— (State)			
(If known)						

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.						
Part	Give Details About Your Marital Status and Where Yo	ou Lived Before				
01. W I	nat is your current marital status?					
	Married					
	Not married					
	02 During the last 3 years, have you lived anywhere other than where you live now?					
	No. Ves List all of the places you lived in the last 3 years. Do	o not include where vo	uu live now			
Yes. List all of the places you lived in the last 3 years. Do not include where you live now.						
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2		
03 W	thin the last 8 years, did you ever live with a spouse or	lived there	community property state or territory? (Community	lived there		
pre	perty states and territories include Arizona, California,					
	1 Wisconsin.) No.					
	Yes. Make sure you fill out Schedule H: Your Codebtors	(Official Form 106H).				
Part	Explain the Sources of Your Income					
	Explain the cources of Four Income					

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Debtor 1 Shantise M Blue Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) \$5000 loss. Zero "Makeup Artist" For last calendar year: income. (January 1 to December 31, 2015) List Certain Payments You Made Before You Filed for Bankruptcy

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Debt	or 1	Shantise	M	Blue	i age 33 0	Case Number (if known) _	
DCDI	01 1	First Name	Middle Name	Last Name		Case Number (ii known) _	
06	Are	either Debtor 1's o	or Debtor 2's debts primarily cons	sumer debts?			
	•						
		No. Neither Debto	r 1 nor Debtor 2 has primarily co	nsumer debts. Cor	sumer debts are defir	ned in 11 U.S.C. § 101(8) a	ıs
		"incurred by ar	n individual primarily for a persona	I, family, or househ	old purpose."		
		During the 90	days before you filed for bankrupto	cy, did you pay any	creditor a total of \$6,2	225* or more?	
		_					
		☐ No. Go to	line 7.				
		Dv. car				and the	
		_	pelow each creditor to whom you p unt you paid that creditor. Do not in			• •	
			port and alimony. Also, do not inclu		7.7	_	
			ment on 4/01/16 and every 3 years		-	•	
		Yes. Debtor 1 or I	Debtor 2 or both have primarily c	onsumer debts.			
		During the 90	days before you filed for bankrup	tcy, did you pay an	y creditor a total of \$6	00 or more?	
		No. Go to	line 7.				
	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that						
	creditor. Do not include payments for domestic support obligations, such as child support and						
		alimony. A	Also, do not include payments to a	n attorney for this b	ankruptcy case.		
				Dates of	Total amount paid	Amount you still	owe Was this payment for
				payments			
07			u filed for bankruptcy, did you mak elatives; any general partners; relat				al nartner
		-	ou are an officer, director, person			•	· ·
	-	nt, including one for h as child support a	r a business you operate as a sole	proprietor. 11 U.S.	C. § 101. Include pay	ments for domestic suppor	t obligations,
	_		nd diimony.				
	=	No.	ata ta an insidan				
	Ш	Yes. List all paymer	nis to an insider.	Dates of	Total amount	Amount you still	Reason for this payment
				payment	paid	owe	Reason for this payment
08		nin 1 year before yo nsider?	u filed for bankruptcy, did you mak	ke any payments or	transfer any property	on account of a debt that I	penefited
			ebts guaranteed or cosigned by ar	n insider.			
		No.					
	\Box	Yes. List all paymer	nts to an insider.				
				Dates of	Total amount	Amount you still	Reason for this payment
				payment	paid	owe	Include creditor's name
F	art 4:	Identify Legal	actions, Repossessions, and Forec	losures			
09			u filed for bankruptcy, were you a				
		all such matters, inc difications, and conti	cluding personal injury cases, sma ract disputes.	all claims actions, di	vorces, collection suit	s, paternity actions, suppo	t or custody
	_	No.					
	=	No. Yes. Fill in the detai	ile				
	Ш	res. i ili ili tile detai		ture of the case	Court o	r agency	Status of the case

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Debto	r 1	Shantise	M	Blue	Case Number (if known)	
		First Name	Middle Name	Last Name		
			filed for bankruptcy, was fill in the details below.	any of your property repossessed, for	eclosed, garnished, attached, seized, or levied	?
		No. Go to line 11				
		Yes. Fill in the inform	nation below.			
				Describe the property	Date	Value of the property
		Gateway Financial.	·	2004 Suzuki Forenza	2014	
			<u></u> .			
			·			
						
				Explain what happened		
				Property was repossessed.		
				Property was foreclosed.		
				☐ Property was garnished.☐ Property was attached, seiz	ed or levied	
				Troperty was attached, seiz	cu, or levieu.	
11	With	nin 90 days hefore v	ou filed for hankruntcy	did any creditor, including a hank or	financial institution, set off any amounts fro	m vour accounts
			ment because you owed		initialization, set on any amounts no	in your accounts
		No. Go to line 11				
	$\overline{\sqcap}$	Yes. Fill in the inform	nation below.			
	_			as any of your property in the posse	ssion of an assignee for the benefit of credito	ors, a
	coui	t-appointed receive	r, a custodian, or anothe	er official?		
	١					
	□ \	es.				
Pa	ırt 5:	List Certain Gift	s and Contributions			
			ou filed for bankruptcy, o	did you give any gifts with a total val	ue of more than \$600 per person?	
		No.				
	=	Yes. Fill in the details	s for each gift			
				did you give any gifts or contribution	s with a total value of more than \$600 to any	charity?
	_		ou mou for builtingtoy, c	and you give any ginto or oblinibution	io man a total value of more than voce to any	onuncy :
	=	No.	- fh -:ft			
	Ш	Yes. Fill in the details	s for each gift.			
	-40	List Certain Los	SAS			
-6	irt 6:					
		nin 1 year before yo abling?	u filed for bankruptcy or	since you filed for bankruptcy, did y	ou lose anything because of theft, fire, other	disaster, or
		No.				
	$\overline{\sqcap}$	Yes. Fill in the details	s for each gift.			
Pa	art 7	List Certain Pay	ments or Transfers			
16	With	nin 1 vear before vo	u filed for bankruptcy. di	d vou or anyone else acting on vour	behalf pay or transfer any property to anyon	e vou consulted
	abo	ut seeking bankrupt	tcy or preparing a bankru	uptcy petition?	for services required in your bankruptcy.	•
	_			,	, , , , , ,	
		No. Yes. Fill in the details	s			
		. 55. i iii iii tiie uetalis	-			

Case 16-11636 Doc 1 Filed 04/05/16 Entered 04/05/16 12:07:47 Desc Main Document Page 41 of 62 Shantise M Blue Case Number (if known) First Name Middle Name Last Name Date payment Party Contact Info Description and value of any property transferred Amount of payment or transfer Geraci Law L.L.C. Payment/Value: \$4,000.00: \$1,500.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2016 \$25.00 Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) \prod Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

	NO.				
	Yes. Fill in the details.				
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box o	r other depository for s	ecurities,
	No.				

Who else had access to it?

Yes. Fill in the details.

Describe the contents

Do you still have it?

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Debtor 1	Shantise	M	Blue	Case Number (if known)				
	First Name	Middle Name	Last Name					
22 H	ave you stored prop	erty in a storage unit o	r place other than your home within 1	year before you filed for bankruptcy?				
	No.							
	Yes. Fill in the deta	ails.						
			Who else has or had access to it?	Describe the contents	Do you still have it?			
Part	Identify Prope	rty You Hold or Control f	or Someone Else					
	o you hold or contro	ol any property that son	neone else owns? Include any proper	ty you borrowed from, are storing for, or h	old in trust			
	No.							
-	Yes. Fill in the deta	ails.						
_	_		Where is the property?	Describe the property	Value			
	a:							
Part		bout Environmental Info			_			
For th	e purpose of Part 10), the following definition	ons apply:					
ha	zardous or toxic sul	ostances, wastes, or m	_	ing pollution, contamination, releases of water, groundwater, or other medium, tes, or material.				
	_	on, facility, or property rate, or utilize it, includ	-	aw, whether you now own, operate, or utili.	ze			
			onmental law defines as a hazardous ntaminant, or similar term.	waste, hazardous substance, toxic				
Repor	rt all notices, release	es, and proceedings tha	it you know about, regardless of when	1 they occurred.				
24 H	as any governmenta	I unit notified you that	you may be liable or potentially liable	under or in violation of an environmental	law?			
	No.							
	Yes. Fill in the deta	ails.						
			Governmental unit	Environmental law, if you know it	Date of notice			
25 H	ave you notified any	governmental unit of a	any release of hazardous material?					
	No.							
	Yes. Fill in the deta	ails.						
			Governmental unit	Environmental law, if you know it	Date of notice			
26 H	ave you been a party	y in any judicial or adm	inistrative proceeding under any envi	ronmental law? Include settlements and o	rders.			
	No.							
-	Yes. Fill in the deta	ails						
_			Court or agency	Nature of the case	Status of the case			
Part	111 Give Details A	bout Your Business or C	onnections to Any Business					
27 W	ithin 4 years before	you filed for bankrupto	y, did you own a business or have an	y of the following connections to any busi	ness?			
	A sole propriet	tor or self-employed in	a trade, profession, or other activity,	either full-time or part-time				
	A member of a	limited liability compa	ny (LLC) or limited liability partnershi	p (LLP)				
	A partner in a	partnership						
	An officer, director, or managing executive of a corporation							
	An owner of at	least 5% of the voting	or equity securities of a corporation					
ļ	No. None of the ab	ove applies. Go to Part	12.					
Ī		* *	he details below for each business.					
_	_							

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Debtor 1	Shantise	М	Blue	Case Number (if known)
	First Name	Middle Name	Last Name	
	hin 2 years before yo titutions, creditors, o	• • •	you give a financial stateme	ent to anyone about your business? Include all financial
	No.			
	Yes. Fill in the details			
		Date is:	sued	
Part 12	Sign Below			
in co		ruptcy case can result in f 19, and 3571.		aling property, or obtaining money or property by fraud sonment for up to 20 years, or both.
• •	Signature of Debtor 1			of Debtor 2
	Date 04/04/2016		Date	
	MM / DD / Y	YYY	MN	M / DD / YYYY
Did y	No Yes		of Financial Affairs for Individual	duals Filing for Bankruptcy (Official Form 107)? bankruptcy forms?
	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re				
Shantise M B	lue / Debtor		Case No:	
			Chapter:	Chapter 13
	DISCLOSURE O	F COMPENSATION OF ATTORNE	Y FOR DEE	BTOR
compensation	to 11 U.S.C. § 329(a) and Fed. Bankr. P. paid to me within one year before the filing be rendered on behalf of the debtor(s) in the second sec	ng of the petition in bankruptcy, or agre	ed to be paid	d to me, for services
For lega	l services, I have agreed to accept	\$4,000.00		
Prior to	the filing of this statement I have received	\$1,500.00		
Balance	Due	\$2,500.00		
2. The sour	ce of the compensation paid to me was:			
De	btor(s) Other: (specify			
3. The sour	ce of compensation to be paid to me is:			
D	ebtor(s) Other: (specify			
4. I ha	ve not agreed to share the above-disclosed	d compensation with any other person u	nless they ar	e members and associates
LI ha	ve agreed to share the above-disclosed cor	mpensation with a other person or person	ons who are i	not members or associates
5. In return case, incl	for the above-disclosed fee, I have agreed uding:	to render legal service for all aspects o	f the bankru	ptcy
a. Ana bankruptcy;	lysis of the debtor's financial situation, ar	nd rendering advice to the debtor in dete	ermining who	ether to file a petition in
b. Prep	paration and filing of any petition, schedul	es, statements of affairs and plan which	may be requ	uired;
c. Rep	resentation of the debtor at the meeting of	creditors and confirmation hearing, and	d any adjour	ned hearings thereof;
6. By agree	ment with the debtor(s), the above-disclos	sed fee does not include the following se	ervice:	
	I certify that the foregoing is a conpayment to	CERTIFICATION nplete statement of any agreement or an	rangement fo	or
	me for representation of the debtor(s) i	in this bankruptcy proceedings.		
	Date: 04/05/2016	/s/ Scott Justin Greenwood		
	Date	Signature of Attorney		

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Geraci Law L.L.C. Name of law firm

Case 16-11636 Doc 1 File **Geracs 13W Enter**ed 04/05/16 12:07:47 Desc National Headquarters: 55 E. Monroe நுள்ளு Phicagp பூடு இரு 5 1866 2925-1313 help@geracilaw.com Case 16-11636 Desc Main

Date: 3/30/2016

Consultation Attorney: SHI

Record #: 706-796

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for

additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. PLAN: The plan payment is estimated to be \$ \(\frac{457}{250} \)
on the information I have provided. per month for 60 months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

(Joint Debtor) fantise Blue (Debtor) Dated: 330/16 Representing Geraci Law L.L.C. Attorney for the Debtor(s)

UNITED STATES BANKRUP FCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 16-11636 Doc 1 Filed 04/05/16 Entered 04/05/16 12:07:47 Desc Main 3. Personally review with the debtor and stigned compaged petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



CARA Page 2 of 6

- Case 16-11636 Doc 1 Filed 04/05/16 Entered 04/05/16 12:07:47 Desc Mair 2. Inform the debtor that the debtor must be panetual and in the face of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

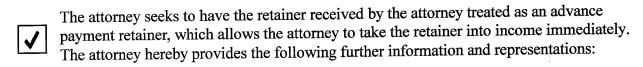


C. TERMINATION OR CONVERSION OF THE CASE A FEER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 16-11636 Doc 1 Filed 04/05/16 Entered 04/05/16 12:07:47 Desc Mair (d) Any portion of the retainer that a choreatned brage to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney has received ,\$	
toward the flat fee, leaving a balance due of \$ 2,500; and \$310 for	or expenses
leaving a balance due for the filing fee of \$ 0.00	



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Date: **3** 130 16

Signed:

Skantise Blue Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s

Do not sign this agreement if the amounts are blank.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Shantise M Blue / Debtor	Bankruptcy Docket #:
	Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 04/04/2016 /s/ Shantise M Blue

Shantise M Blue

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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In re Shantise M Blue

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 04/04/2016	/s/ Shantise M Blue	
	Shantise M Blue	
Dated: 04/05/2016	/s/ Scott Justin Greenwood	
	Attorney: Scott Justin Greenwood	

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Debtor		M	Blue	Case Num	nber (if known)		
(10 km)	First Name	Middle Name	Last Namo				
Pari	67. Answer These Question	s for Reporting Purposes				Eduktion (†	
	What kind of debts do you have?	as "incurred by No. Go to Yes. Go to 16b. Are your del money for a b No. Go to Yes. Go t	of an individual primarily for line 16b. In line 17. In part of the primarily business or investment or the line 16c. In line 16c. In line 17.	r a personal, family, or house	e debts that you incurred to obtain ousiness or investment.	en elem i vez den ocus element summer element element element element de element son element de element de elem	
17.	Are you filing under		de digestalment plantet, here i a herbeste destructive un servici un se la hierar habit disse de ser de se		von oppragen en preparamente met met om det en de	emme [†]	
1	Chapter 7?	fiveres.	filing under Chapter 7. G				
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	∐Yes. I am filir adminisi ∭No. ∭Yes	g under Chapter 7. Do yr rative expenses are paid	ou estimate that after any exe	enpt property is excluded and odistribute to unsecured creditors?		
18.	How many creditors do	1-49		1,000-5,000	25,001-50,000		
	you estimate that you owe?	☐ 50-99 ☐ 100-199 ☐ 200-999		5,001-10,000 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000	nicologica	
19.	How much do you estimate your assets to be worth?	\$0-\$50,000	0,000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion		
20.	How much do you estimate your liabilities to be?	☐ \$0-\$50,000 ☐ \$50,001-\$100 ☐ \$100,001-\$50 ☐ \$500,001-\$1	0,000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Pa	CC Sign Below						
For	you	correct. If I have chosen to	file under Chapter 7, I am	aware that I may proceed, if	he information provided is true and f eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed		
		If no attorney repre	sents me and I did not pa	y or agree to pay someone w notice required by 11 U.S.C.	who is not an attorney to help me fill out § 342(b).		
. Com or Morrodda d		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
		with a bankruptcy of 18 U.S.C. §§ 152,	case can result in fines up 1341, 1519, and 3571.	ealing property, or obtaining reto \$250,000, or imprisonmen			
vaalinger in moore beglenbegen van van		Signature of Executed on	Debtor 1 : 4 / 4 /2016 MM / DD / YYYY		Executed onMM / DD / YYYY		

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		D	ocument	Page 56 01 62	
Fill in this i	nformation to ident	fy your case: ♣♣₹ ∰			
Debtor 1	Shantise First Name	M Middle Name	Blue Last Name		
Debtor 2	rust Name	Made Mane	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
Case Numb (if known)		the : <u>NORTHERN</u> District of	(State)	Check if this is an amended filing	
		— : an Individual I	Debtor's So	chedules	12/15
If two married	people are filing tog	gether, both are equally resp	onsible for supplyi	ing correct information.	
You must file to	this form whenever ney or property by fr . 18 U.S.C. §§ 152, 1	you file bankruptcy schedul	les or amended sch	nedules. Making a false statement, concealing property, or result in fines up to \$250,000, or imprisonment for up to 20	
1700 pt 1100	Sign Below				
Did you pa	y or agree to pay so	omeone who is NOT an attor	ney to help you fill	out bankruptcy forms?	

Yes. Name of Person _

correct.

Signature of Debtor 1

Date : 4 /4 /2016

MM / DD / YYYY

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and

Signature of Debtor 2

Date ______MM / DD / YYYY

Attach Bankruptcy Petition Preparer's Notice, Declaration, and

Signature (Official Form 119).

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Debtor 1	Shantise	M	Blue	Case Number (if known)
	First Name	Middle Name	Last Name	

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DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2) You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise. & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others. e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filling, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each offer in this joint bankruptcy
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 4 / 4 /2016

Shantise M Blue

X Date & Sign

Record # 706796

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Shantise M Blue / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 4 / 1/201

Shantise M Blue

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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16. Calculate the median family income that applies to you. Follow thes	se steps:				
16a. Fill in the state in which you live.	IL.				
16b. Fill in the number of people in your household.	1				
16c. Fill in the median family income for your state and size of household					
17. How do the lines compare?					
17a. Line 15b is less than or equal to line 16c. On the top of page § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disp	1 of this form, chec posable Income (O	k box 1, Disposable income is not determined under 11 U ficial Form 22C-2)	J.S.C		
17b. x line 15b is more than line 16c. On the top of page 1 of this fo § 1325(b)(3). Go to Part 3 and fill out Calculation of Dispos your current monthly income from line 14 above.	orm, check box 2, <i>E</i> able Income (Offic	isposable income is determined under 11 U.S.C. ial Form 122C-2). On line 39 of that form, copy			
Part 33 - Galculato Your Commitment Period Under 11 U.S.C. §1325(b)(4)				
18 Copy your total average monthly income from line 11.			\$4,166.67		
19 Deduct the marital adjustment if it applies. If you are married, your that calculating the commitment period under 11 U.S.C. § 1325(b)(4) income, copy the amount from line 13d.					
If the marital adjustment does not apply, fill in 0 on line 19a.			\$0.00		
Subtract line 19a from line 18.			\$4,166.67		
20 Calculate your current monthly income for the year. Follow these s	steps:				
20a Copy line 19b.			\$4,166.67		
Multiply by 12 (the number of months in a year).			x 12		
20b. The result is your current monthly income for the year for this part of the form. \$50,000.04					
20c. Copy the median family income for your state and size of household from line 16c \$49,741.00					
21. How do the lines compare?					
Line 20b is less than line 20c Unless otherwise ordered by the cou 3 years. Go to Part 4.	irt, on the top of pag	e 1 of this form, check box 3, The commitment period is			
X Line 20b is more than or equal to line 20c. Unless otherwise ordere check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.	ed by the court, on t	ne top of page 1 of this form,			
Part4: Sign Below					
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct **Adult Blue** Shantise M Blue**					
Date: 4 / 4 /2016					
If you checked line 17a, do NOT fill out or file Form 122C-2					
If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above					

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Debtor 1	Shantise	<u> </u>	Blue	Case Number (if known)			
	First Name	Middle Name	Last Name				
Part 5:	Sign Below						
	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct						
	Ilantes e Bleer						
	Shantise M Blue						
	4	4 4					
	Date: Dated: _	//2016					

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Form B 201A, Notice to Consumer Debtor(s)

In re Shantise M Blue / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: ____/___/2016

Shantise M Blue

X Date & Sign

Attorney

Form B 201A, Notice to Consumer Debtor(s)

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